

'course you don't expect a fire---

but what if it comes? Are you protected? With insurance you would have a chance to get a fresh start. Without insurance—desolation.

It's time to
C. Brewer & Co.

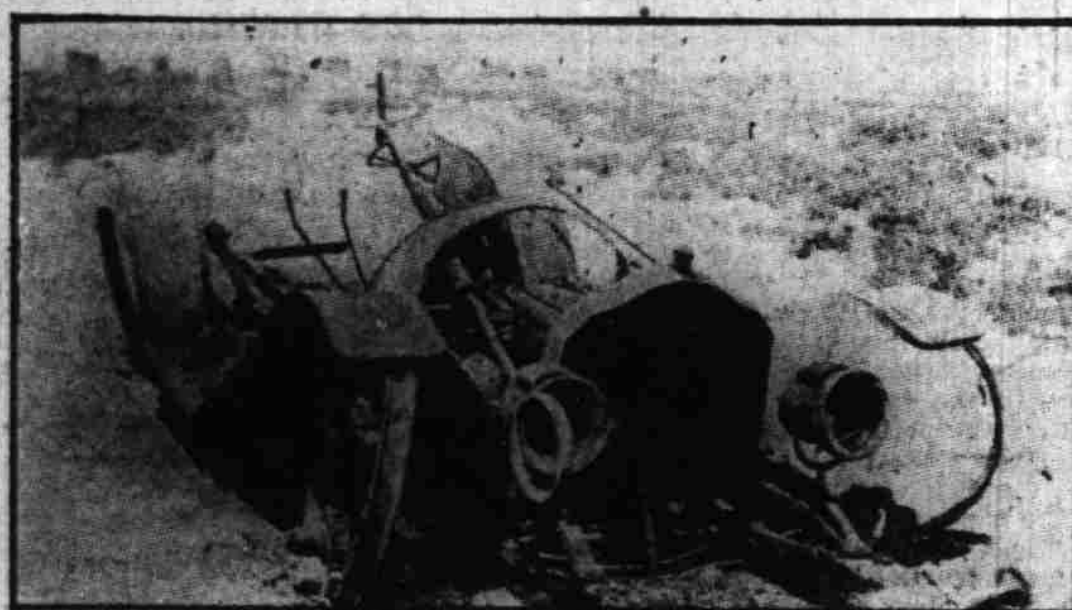
"A Dollar Saved Is More Than A Dollar Earned"

"The spirit, the sentiment, the inspiration that prompts the saving of the dollar is of infinite value. It means that a thinking-cap has been worn, that stock-taking has been carried out, and that right conclusions have been reached."

"Build your better being." Start saving now.

BANK OF HAWAII, LTD.,

Capital Surplus : : : : : \$1,200,000



You are never sure of your Automobile, but you can be sure of adequate indemnity in case of loss—just, liberal and prompt—by insuring in the AETNA.

CASTLE & COOKE, LTD.,
Agents,
AETNA INSURANCE CO.

Alexander & Baldwin

Limited

Sugar Factors
Commission Merchants
and Insurance Agents

Agents for

Hawaiian Commercial & Sugar Co.
Hoku Sugar Company
Paia Plantation
Maui Agricultural Company
Hawaiian Sugar Company
Kahuku Plantation Company
McBryde Sugar Company
Kahului Railroad Company
Kauai Railway Company
Honolulu Ranch
Hoku Fruit and Packing Co.
Kauai Fruit and Land Company

Fire Insurance

THE
B. F. Dillingham Co.
LIMITED

General Agent for Hawaii:
Atlas Assurance Company of London, New York Underwriters' Agency; Providence Washington Insurance Co.
4th Floor, Stangenwald Bldg.

FOR SALE.

6-room house, close to car, Kaimuki, furnished, handsome interior finish, bargain for \$3,000.

Waldeyer & Whitaker.
Cor. Hotel & Union Tel. 4385

J. HOLMBERG
ARCHITECT

Estimates Furnished on Buildings
Rates Reasonable
160 Hotel St., Oregon Bldg. Tel. 3666

W. C. ACHI,

ATTORNEY AT LAW

Kaplan Building Honolulu, T. H.
P. O. Box 606.

Established in 1888

BISHOP & CO.

BANKERS

Commercial and Travelers' Letters of Credit issued on the Bank of California and The London Joint Stock Bank, Ltd., London.

Correspondents for the American Express Company and Thos. Cook & Son.

Interest allowed on Term and Savings Bank Deposits.

BANK

— of —
HONOLULU
LIMITED

Issue K. N. & K. Letters of Credit and Travelers' Checks available throughout the world.

Cable Transfers at
Lowest Rates

THE YOKOHAMA SPECIE BANK, LIMITED,
Head Office : : : Yokohama
Honolulu Office : : : : :
: : Bethel and Merchant Sts.
Yen.

Capital Subscribed...48,000,000
Capital Paid Up...30,000,000
Reserve Fund...18,200,000
General banking business transacted. Savings accounts for \$1 and upwards.
Fire and burglar-proof vaults, with Safe Deposit Boxes for rent at \$2 per year and upwards.
Trunks and cases to be kept in custody at moderate rates.
YU AKAI, Manager

Honolulu Stock Exchange

Saturday, March 22.

MERCANTILE		
C Brewer & Co.	425	
SUGAR		
Kawa Plantation Co.	21 1/2	24
Hawaiian Agric. Co.	63	
Haw. Com. & Sug. Co.	33 1/2	33 1/2
Hawaiian Sugar Co.	33 1/2	35
Honolulu Sugar Co.	100	150
Hoku Sugar Co.	6 1/2	7 1/2
Hutchinson Sugar Plant.	27 1/2	
Kahuku Plantation Co.	15	
Kerahu Sugar Co.	135	160
Kolosa Sugar Co.		
McBryde Sugar Co.	3 1/2	3 1/2
Onahu Sugar Co.	17 1/2	17 1/2
Onomea Sugar Co.	32	
Onia Sugar Co. Ltd.	3 1/2	3 1/2
Paahau Sugar Plant Co.		6
Paia Plantation Co.	129	
Papa Sugar Co.		
Papa Plantation Co.	27 1/2	
Papa Sugar Co.	87	88
Pioneer Mill Co.		
Wailuku Agric. Co.		
Waimanalo Sugar Co.		
Waimanalo Sugar Mill Co.	30	

MISCELLANEOUS		
Inter-Island Stearn N. Co.	85	
Hawaiian Electric Co.		
Hon. R. T. & L. Co. Pref.		
Hon. R. T. & L. Co. Com.		
Matua Telephone Co.		
Onahu R. & L. Co.		
Hilo R. R. Co. Pfd.	141	
Hilo R. R. Co. Com.	5 1/2	6 1/2
Hon. B. & M. Co.	22 1/2	
Haw. Irrig. Co., 6s	46 1/2	46 1/2
Hawaiian Pineapple Co.	19	
Panlong Olok R.C. pd. up.	20 1/2	
Pahang Rub. Co.		
Hon. Gas Co. Pfd.	100	
Hon. Gas Co. Com.	100	

BONDS		
Haw. Ter. 4% (Fire Cl.)		
Haw. Ter. 4%		
Haw. Ter. 4% Pub. Imps		
Haw. Ter. 4 1/2%		
Haw. Ter. 3 1/2%		
Cal. Beet Sug. & Ref. Co. 6		
Hon. Gas. Co. Ltd. 5s.		
Haw. Com. & Sug. Co. 5%		
Hilo R. R. Co. Issue 1901.	99 1/2	
Hilo R. R. Co. Com. 6%	33	
Honolulu Sugar Co. 6%	100 1/2	
Hon. R. T. & L. Co. 6%		
Kauai Ry. Co. 6s.	150	
Kohala Ditch Co. 6s.	100	
McBryde Sugar Co. 6s.	104 1/2	
Matua Tel. Co. 5%	102 1/2	
Onahu R. & L. Co. 5%	87 1/2	
Onahu Sugar Co. 5%		
Onia Sugar Co. 6%		
Pac. Sug. Mill Co. 6s		
Pioneer Mill Co. 6%		
Wailuku Agric. Co. 5%		
Natomas Con. 6s.	91 1/2	
Haw. Irrigation Co. 6%		
Hainakua Ditch 6%		

SALES		
Between Boards—100 Haw. Sug. Co. 34 1/2, 75 Haw. Sug. Co. 34 1/2, 10 Onomea 31 1/2, 10 Onomea 31 1/2, 145 Pioneer 23 1/2, 100 Hilo Com. 6, 10 Hoku 129.		
Session Sales—25 Olua 3 1/2, 20 Hon. B. & M. Co. 23, 5 Hon. B. & M. Co. 23, 10 H. C. & S. Co. 33 1/2, 10 H. C. & S. Co. 33 1/2, 10 H. C. & S. Co. 33 1/2, 5 Hon. B. & M. Co. 23.		

Notice.
Ewa books closed 20th March, 12 noon, to 31st inclusive.

88 analysis Beets 9s 11 1/2d.; parity 4.09; 96 centrifugals 3.58.

Latest sugar quotation, 3.58 cents or \$71.60 per ton.

Sugar 3.58cts
Beets 9s 11d

HENRY WATERHOUSE TRUST CO

Members Honolulu Stock and Bond Exchange.
FORT AND MERCHANT STREETS
Telephone 1208.

J. F. Morgan Co., Ltd.

STOCK BROKERS
Information Furnished and Loans Made
MERCHANT STREET—STAR BLDG.
Phone 1572

Giffard & Roth

STOCK AND BOND BROKERS
Members Honolulu Stock and Bond Exchange
Stangenwald Bldg., 162 Merchant St.

E. G. Duisenberg

STOCKS BONDS
REAL ESTATE : INSURANCE
76 Merchant St. Phone 3013

PACKAGE INSURANCE		
Ordinary Registered Parcel Rates. Mail.		
2 1/2c for \$5;	for \$50;	for \$5
5c for \$10;	for \$100;	for \$20
7 1/2c for \$25;	for \$125;	for \$30
10c for \$30;	for \$150;	for \$50
HOME INSURANCE CO. OF HAWAII		
96 King Street	Corner Fort	

NEW TODAY

NOTICE.
The annual meeting of the Henry Waterhouse Trust Company, Ltd., will be held at the office of the company, corner Fort and Merchant streets, in Honolulu, Tuesday, March 25, 1913, at 9 a. m.
ALFRED L. CASTLE,
Secretary.

LOCAL AND GENERAL

A. R. Rowat, D. V. S., phone 2423—advertisement.

Telephone 2223 for Grand Opera tickets—advertisement.

Try our pineapple; it's the finest in the city. Consolidated Soda Works.—advertisement.

The services at Epiphany Mission, Kaimuki, tomorrow, will be at seven and eleven in the morning.

All our sodas are made with the finest distilled water. Consolidated Soda Works.—advertisement.

It's time to C. Brewer & Co. before the fire comes: If fire catches you without insurance—desolation.

As a beneficial tonic aperient water for drinking before meals, Hollister Drug Co. is recommending Heptol Split.

There will be work in the first rank in McKinley Lodge, No. 8, K. of P., Pythian Hall, at half-past seven to-night.

Easton; Easter; Easter. Beautiful Hats at Dickerson's. The Leading Milliner. Under The Blaisdell.—advertisement.

Any lady who has seen the Nubuck pumps, sold by McInerney on Fort above King, will testify to their attractiveness.

Found. That the expert hat cleaners, 1123 Fort street, can neatly clean your hats without destroying them.—advertisement.

Right up to date, and the right place to buy your Easter cards and Easter novelties is at Wall, Nichols Co., Ltd.—advertisement.

Quite the newest idea to supersede the conventional placecard is being shown by Wichman & Co. in the shape of a folding celluloid fan.

Wall & Dougherty announce the receipt of samples of Thompson-Smith Co.'s Christmas Cards for 1913. Exclusive use is given of beautiful designs.

A coat that holds its shape is the one a man may be proud of and that is the kind McInerney makes to order at the style center, Fort and Merchant streets.

Our horses did not come on the Mexican, will be here April 2nd per S. S. Arizona. We have mules on hand for sale. Club Stables. Telephone 110.

There will be a meeting of the Outdoor Circle of the Kilohehena Club on Monday afternoon at 4 o'clock. W. R. Castle and Lorrin Thurston will speak at the meeting.

Collectors of Green Stamps are entitled to a chance free on a whole room full of furniture. Come in and see. Everything free for Green Stamps.—advertisement.

"Sun" is a great preparation for cleansing the skin of all impurities and is positively harmless. Get a bottle from Benson, Smith & Co., Fort and Hotel, for a dollar.

One of the windows of the Honolulu Photo Supply has an interesting display of copies of "Photo-Miniature," the publication so well-known to lovers of good photography.

I am holding a clearance sale of the stock of dry goods in the estate of K. L. Wong. Come early and get the bargains. George V. Jakins, auctioneer, 76 Beretania street.—advertisement.

D. C. Brown, one time connected with the Davis-Bournonville Company of New York and recently with the Philippine Acetylene Company, has joined the staff of the Honolulu Welding department.

"It fills itself." That is the strongest argument possible in speaking of fountain pens. The Conkling Self-Filling Fountain Pen avoids dirty, messy, jobs of filling. Arleigh's is demonstrating this pen.

Senator Brown has sent out a few invitations to his colleagues for a dinner at his Waikiki home Wednesday evening. At this time the cares of office will be forgotten to enjoy the hospitality of the host.

The Stewart's Hall on Lanihuli Drive, College Hills, has a few rooms for desirable boarders. The surroundings are unsurpassed and the table the finest in the city. Special rates will be made permanent boards.

B. S. Hubbard, a prominent member of the merchants' association of San Francisco and the chamber of commerce of Oakland, arrived on the Korea yesterday on a business and pleasure trip. He will visit the Volcano next week.

By special request of the sugar protection committee all businessmen writing friends or business associates on the mainland in behalf of a continued tariff on raw sugar, will file a list of the names and addresses of their correspondents with the committee, that the latter may keep in touch with the work under way and follow up, where necessary, he good work already started.

That a large number of Los Angeles people will visit Honolulu during the coming season is the advice which has just been received by the local promotion committee through a letter from Frank Wiggins, secretary of the Los Angeles chamber of commerce. In speaking of Los Angeles, he says that that city is having more visitors than ever this year and that many of them are making inquiries regarding Hawaii.

The third of the series of talks by Rev. David C. Peters before the members of the Newcomers' Club of the Young Men's Christian Association, will be given tomorrow afternoon at 5 o'clock. The subject of the talk will be, "What does a man have to believe in order to join the church?" This series of talks has aroused a great interest among the men of the city. All men are cordially invited to attend, whether members of the association or not.

Burton Holmes, the noted traveler and lecturer, was a through passenger on the Korea yesterday and spent the day with R. K. Bonine, the local moving picture expert, and as a guest of the promotion committee. Upon his departure Mr. Holmes took with him a number of Bonine's latest films of island scenes and life, which he will use in a lecture which he is now preparing and which will contain material showing a trip across the Pacific from Panama to the Orient via Honolulu.

KAIMUKI AWAKE TO ITS RIGHTS

At the monthly meeting of Waialae, Kaimuki and Palolo Improvement Club, some residents complained of the shutting off of their water on account of irrigating outside of the prescribed hours. It was claimed that there was no need for the enforcement of the rules in that section, as the Kapahulu pump delivers more than an ample supply of water all the time. In fact, there have been complaints of the frequent overflowing of the reservoir. It was decided to lay the matter before the superintendent of public works.

Another complaint, which will be transmitted to the president of the board of health, related to hog ranches in Palolo valley.

Still another grievance voiced was in regard to the garbage service. Rubbish is left untouched in places where it is dumped by inconsiderate people, while in some cases garbage properly left out for the wagon is not taken away. There are piles of bottles and cans and other debris here and there throughout the district, which belong to the clean-up of two years past.

The appropriate committee was charged with watching the rapid transit charter extension proposals in the interests of the district.

A committee has the improvement of Lanikaula school grounds in charge, with plans destined by local architects. In one corner will be a baseball diamond.

Under the presidency of T. M. Church the business of the club is being very methodically conducted.

BAND NOTES.

The Hawaiian band will be in attendance at the funeral of the late Hon. J. A. Cummings tomorrow afternoon. The usual concert at Kapiolani Park has been postponed.

Have you purchased your Spring hat yet? Miss Power is exhibiting a choice collection of designs and patterns in trimmed hats, and at her rooms in the Boston Block, (second floor), you will find that particular creation you have wished for.

The annual meeting of the Chinese Students' Alliance will be held at quarter of eight o'clock this evening at the Chinese Y. M. C. A. Officers for the ensuing year will be elected and a number of important business matters discussed. All members are requested to be present.

Wanted—A refined couple of middle age desire furnished apartments or cottage for season. C. W. Tuerke, Hau Tree Inn. 5500-3t.

SITUATION WANTED
A young Japanese wants position as chauffeur. Has had long experience. Address "K." this office, or telephone 3539. 5500-1m.

FOR RENT.
A beautiful new bungalow at Kaimuki; view and neighborhood unexcelled. For further particulars apply David A. Dowsett, Kaahumanu street. 5501-1f.

Motorcycles rented. Hon. Motor Supply. Phone 3553, Nuuanu near Beretania. 5500-2t.

FOR SALE.
Two bedroom house, large living room, kitchen, etc., old fruit trees, 62 ft. front, 134 ft. deep; 1313 Makiki St., on the park. Inquire of Philip Weaver, 502 Stangenwald Bldg. 5500-1f.

Motorcycles, second hand. Indian \$35. Reading Standard, \$50. Thor \$125. Hon. Motor Supply, Phone 3553; Nuuanu near Beretania. 5500-2t.

Inter-Island and Oahu Railroad shipping books at Star-Bulletin office, if

ROOM AND BOARD
Stewart's Hall, 2065 Lanahuli Drive, cor. McKinley St., College Hills, Manoa. Beautiful view, fine air, no mosquitoes. Phone 3782. Terms reasonable. 5491-1f.

REAL ESTATE FOR SALE.
SPALDING & CO.
Phone 4266.

\$3300—House, lot and garage; house has five rooms, all of modern improvements; size of lot 100x150, rents for \$35 per month; beautiful improved grounds near cars, stores and school. Waialae Road. Corner lot 63x150, unexcelled view; opposite school, Kaimuki. This is a snap.

\$2300—House and three lots, cor. of two fine streets; grounds improved; size of lots 225x150; modern improvements, stone fenced, etc.; at a sacrifice.

\$2900—Six fine, level lots with two corner lots, streets graded; these lots on Waialae road; fine view of Koko Head.

\$6500—Beautiful home worth double; house has nine rooms; furnished; garage; all modern improvements; beautiful improved grounds; flowers, ferns, fruit bearing trees; size of lots 20x40; outhouses; unexcelled view.

\$1900—Tenth Ave. and Kaimuki Ave. Lot 200x112; fine view, elite neighborhood; water, electric lights, etc.; this must be seen to be appreciated; can be secured on easy terms.

KAIMUKI LOCATORS.
End of Waialae Car Line. 5501-1f.

You Can't Be Happy With a Headache

Probably more pleasure is spoiled because of headaches than from any other reason.

When your head aches it not only makes you unhappy but it is very apt to interfere with the pleasure of anyone else around you. One can't be expected to be very cheerful and pleasant when one's head is simply splitting.

And there is no need of suffering. Keep a box of

Stearns' Headache Wafers [Shac]

In the house when you are at home—carry it in your bag when you travel. That insures you against the annoyance of headaches—your own and other people's.

Stearns' Headache Wafers are as pure as they look, and the snow-white wafers certainly indicate purity in the highest degree. One dose cures, and leaves your head "clear as a bell."

It is so much better than any other kind that your own interest demands that you insist on STEARNS—the genuine.

HOUSE WIRING

In the shortest possible time and most efficient manner by a corps of expert wiremen

Installation, Alteration and Repair Work

The Hawaiian Electric Co., Ltd.

FOR LEASE
HOUSE LOTS, OLD WAIKIKI BEACH.
FOR SALE.
1508 Artesian St., 11,000 sq. ft. (Improved) \$5,900
1122 Kinau St., 20,000 sq. ft. (Easy terms) 5,500
FOR RENT.
Diamond Head beach, near car-line, beautifully furnished house, Punui, 4 bedrooms, 2 stories \$75 a month
837 Young St., 4 bedrooms, furnished 75 a month
Hawaiian Trust Co., Ltd., 923 Fort St.
Agents.

Chandeliers

for
Store and Parlor Use

at
ELECTRIC SHOP,

1119 Fort Street, Above Hotel. Phone 4344

A Manoa Residence

AN ATTRACTIVE FIVE-ROOM BUNGALOW ON LANIHULI DRIVE, WITH SERVANTS' QUARTERS AND GARAGE ON LOT 100x150.

\$5,500

WE HAVE NO HESITATION IN STATING THAT AT THIS FIGURE IT IS ONE OF THE BEST OFFERINGS IN MANOA.

BISHOP TRUST CO., LTD.,

BETHEL STREET.

We Solicit Your Investments in

California Farm Lands

For Sub-division

Quick Results and Profits.

Write us

CHARLES A. STANTON & CO., Inc.,

First National Bank Building San Francisco, California

Tender Meats

From island ranches and coast farms delivered to you from the only sanitary market in the city. Cleanliness and quality count in the living.

Metropolitan Meat Market

HEILBRON & LOUIS, Props. TELEPHONE 3446